

**REMARKS**

**Pending Claims**

Claims 37-39 have been canceled and new claims 40-53 have been added. Claims 40, 49 and 52 are independent. There are now 3 independent claims and 14 total claims. A Request for Continued Examination has been included with this Amendment so that the Examiner may fully consider the new claims.

**35 U.S.C. §103**

Claims 37-39 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Gifford, U.S. Patent No. 5,724,424 (hereafter "Gifford") in view of Aucsmith et al., U.S. Patent No. 5,712,914 (hereafter "Aucsmith"). These rejections are now moot in light of the cancellation of these claims, and new claims 40-53 are patentable over the art of record for the following reasons.

The Advisory Action mailed October 9, 2007, states that the merchant computer of Gifford is both the service provision device and the settlement terminal device of Applicant's claims. However, an advantage of the invention is that the settlement terminals may be devices already located in any number of retail locations for the convenience of the user and are completely separate from the service provision devices that provide a variety of different services to the user at the information terminal. For example, as noted in Applicant's specification, settlement terminal devices normally exist in locations throughout the country, such as

convenience stores, kiosks, bookstores, video rental stores, and other retail stores; they are installed in stores which are convenient for users to make settlements (see, e.g., page 17, line 10, through page 18, line 4). Thus, Gifford fails to teach a settlement terminal device located at a retail location, as set forth in Applicant's independent claims 40, 49 and 52. Accordingly, Applicant respectfully submits that claims 40, 49 and 52 are allowable for this aspect.

Furthermore, new independent claim 49 includes receiving by a user at an information terminal device an online slip including at least one ID number displayed on the information terminal device, presenting the at least one ID number at a settlement terminal device at a retail location, and paying a money amount by the user to be associated with the at least one ID number for use in future payment for services. Gifford, on the other hand, teaches a purchase transaction in which a buyer computer sends a purchase message 25 to a merchant computer (col. 5, line 67, through col. 6, line 2). The merchant computer then attempts to construct a payment order at 26 using information it has gathered about the user (col. 6, lines 3-5). If the merchant computer is able to construct a complete payment order, the payment order is sent to a payment computer for authorization (col. 6, lines 9-11). The payment computer checks the authorization of the payment order, and if the payment system authorizes the request, an authorization message at 29 is returned to the buyer computer, and the merchant computer checks at 30 that the authorization message came from the payment computer using an authenticator mechanism (col. 6, lines 50-56). Thus, Gifford fails to teach or suggest that a user

receives an ID number via an online slip and then uses this ID number at a settlement terminal at a retail location, as recited in Applicant's claim 49. Aucsmith also provides no teaching regarding this aspect. Thus, Applicant respectfully submits that claim 49 is allowable for this aspect as well.

Additionally, new independent claim 52 and dependent claim 44 include that there are a plurality of service provision devices, each providing a different service from others of the service provision devices. Gifford and the other art of record fail to teach or suggest a system that enables the use of an ID as recited in claims 52 and 44 in conjunction with a plurality of different service provision devices. Accordingly, Applicant respectfully submits that these claims are allowable for this aspect as well. The remaining claims not discussed above are dependent claims, and are allowable at least because they depend from an allowable base claim.

## CONCLUSION

In view of the foregoing, Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

Respectfully submitted,

  
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